

**US METRO BANK**

	CPP Disbursement Date 02/06/2009	Cert 58310	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$82	\$110	34.2%		
Loans	\$56	\$86	54.2%		
Construction & development	\$0	\$1			
Closed-end 1-4 family residential	\$1	\$1	-1.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$6	\$12	117.7%		
Commercial real estate	\$37	\$59	58.9%		
Unused commitments	\$0	\$7	1823.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$29	\$27	-6.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$75	\$95	26.3%		
Deposits	\$75	\$95	26.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$15	121.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	14.1%	--		
Tier 1 risk based capital ratio	12.8%	19.6%	--		
Total risk based capital ratio	14.2%	20.9%	--		
Return on equity <sup>1</sup>	-21.6%	37.6%	--		
Return on assets <sup>1</sup>	-1.9%	5.0%	--		
Net interest margin <sup>1</sup>	2.8%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	114.3%	1314.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	5000.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-6.7%	-0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	14.2%	0.4%	0.0%	0.3%	--
Commercial real estate	11.3%	0.5%	0.7%	0.0%	--
Total loans	9.0%	0.4%	0.5%	0.0%	--